Case 09-27515 Doc 1 Filed 07/29/09 Entered 07/29/09 16:11:10 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 43

### United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (	Name of Debtor (if individual, enter Last, First, Middle):							Name of Joint Debtor (Spouse) (Last, First, Middle)						
	M	artinez	, Jor	ge			Martinez, Wendy, M.							
All Other Names and trade names)		e Debtor in the	last 8 years	s (include ma	rried, maider	n All O maid	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):							
Last four digits of s (if more than one,	Soc. Sec. o state all) *	or Individual-Ta	819	(ITIN) No./Co	omplete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-0619							
Street Address of	Debtor (No	o. & Street, Cit	ty, and State	e):		Stree	t Address of Joi	nt Debtor (No.	& Street, City	, and State):				
2336 South Troy							36 South	Troy		_				
Chicago I	IL			6	0623		Chicago IL 60623							
County of Reside	nce or of th	ne Principal Pla	ace of Busin	ess:		Coun	ty of Residence	or of the Princ	cipal Place of I	Business:				
	COOK								соок					
Mailing Address of Debtor (if different from street address)							ng Address of Jo	int Debtor (if o	different from s	street address	s):			
Location of Princi	pal Assets	of Business D	ebtor (if diffe	erent from str	eet address	above):								
Type of Debto	or (Form of (		ı	Nature of Bu (Check one		Cha	pter of Bankru	ptcy Code Ur	nder Which th	e Petition is	Filed (Check one	box)		
		loint Debtors)	a	Care Busine			☐ Chapter 7 ☐ Chapter 15 Petition for Recognition							
	it D on page 2 on (include	s LLC & LLP)	define	e Asset Real ed in 11 U.S.0		.	☐ Chapter 9 of a Foreign Main Proceeding ☐ Chapter 11							
_ `	•	o elo a eli y	Railro	oad	•	'   - `	☐ Chapter 12 ☐ Chapter 15 Petition for Recognition							
☐ Partnershi				broker nodity Broker			Chapter 13		of a Fore	eign Nonmair	n Proceeding			
,	debtor is no tities, check	t one of the k this box		ing Bank			Nature of Debts (Check one Box)							
	type of ent		☐ Other	_			■ Debts are primarily consumer □ Debts are primarily business							
				Tax-Exempt			debts, defined in 11 U.S.C. debts.							
				Check box, if ap or is a tax-exe			§ 101(8) as "incurred by an individual primarily for a							
			_	ization under			ersonal, family, urpose."	or household						
				nue Code).	e (the miterin	"   "	агрозс.							
		Filing Fee (C	neck <b>one</b> box)	)		Chack	one hov	Cha	apter 11 Debt	ors				
Filing Fee atta	ached						Check one box  ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)							
<b>-</b>		. ( - 11 ( /					☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)							
☐ Filing Fee to b signed applica						Cilecr	Check if:							
unable to pay	fee except	in installments	s. Rule 1006	(b). See Office	cial Form 3A	_	Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.							
☐ Filing Fee wav	vier request	ted (applicable	to chapter	7 individuals	only). Must		Check all applicable boxes:  A plan is being filed with this petition.							
attach signed	application	for the court's	considerati	on. See Offic	ial Form 3B.		-	•		etition from o	ne of more classe	es		
							of creditors, in a							
Statistical/Admi			ilabla for dia	stribution to	naccured or	dtioro				This space	is for court use o	nly		
<ul> <li>Debtor estimates that funds will be available for distribution to unsecured creditors.</li> <li>Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</li> </ul>														
Estimated Number	of Creditors	s 												
1-	50-	100-	200- 999	1,000-	5,001-	10,001 25,000	25,001	50,001	Over					
49 Estimated Assets	99	199		5,000	10,000		50,000	100,000	100,000					
□ \$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001		\$500,000,001	☐ More than					
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion					
Estimated Liabilitie	es													
\$0 to	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion					

Case 09-27515 Doc 1 Filed 07/29/09 Entered 07/29/09 16:11:10 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 43 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Martinez, Jorge Wendy M. Martinez All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Ross T Brand **Ross T Brand** Dated: 07/28/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

period after the filing of the petition.

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Case 09-27515 Doc 1 Filed 07/29/09 Entered 07/29/09 16:11:10 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 43

**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Martinez, Jorge Wendy M. Martinez

### **Signatures**

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Jorge Martinez

Jorge Martinez

Dated: 06/29/2009

/s/ Wendy M. Martinez
Wendy M. Martinez

Dated: 06/29/2009

Signature of Attorney

/s/ Ross T Brand

Signature of Attorney for Debtor(s)

Ross T Brand

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 07/28/2009

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

### << Sign & Date on Those Lines

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



# Document Page 4 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

/s/ Jorge Martinez

Jorge Martinez

I certify under penalty of perjury that the information provided above is true and correct.

PFG Record #

06/29/2009

405111

Dated:

Sign & Date

Here

# Document Page 5 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 06/29/2009 /s/ Wendy M. Martinez

Wendy M. Martinez

Here

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

does not apply in this district.

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In re

Jorge Martinez and Wendy M. Martinez, Debtors

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED					
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other			
SCHEDULE A - Real Property	Yes	1	\$140,000	\$-	\$-			
SCHEDULE B - Personal Property	Yes	3	\$19,785	\$-	\$-			
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-			
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$205,179	\$-			
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-			
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$79,240	\$-			
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-			
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-			
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$6,151			
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$6,056			
TOTALS	\$ 159,785 TOTAL ASSETS	\$ 284,419 TOTAL LIABILITIES						

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jorge Martinez and Wendy M. Martinez, Debtors

Bankruptcy Docket #:

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 74.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 74

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 6,150.50
Average Expenses (from Schedule J, Line 18)	\$ 6,056.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 7,309.79

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 50,029.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 79,240.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 129,269.00

# Document Page 8 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
2336 South Troy Chicago, IL 60623 - (Debtors' primary residence)	Fee Simple	Н	\$ 140,000	\$ 186,328

Total Market Value of Real Property
(Report also on Summary of Schedules)

\$140,000.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with - Central Credit Union xxx6009		\$	1,000
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		American General Finan - household goods  Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	Н	\$	150 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	60
06. Wearing Apparel					
		Necessary wearing apparel.		\$	200
07. Furs and jewelry.		Earrings, watch, costume jewelry, wedding bands		\$	250
08. Firearms and sports, photographic, and other hobby equipment.  PFG Record # 405111	X	B6B (Official Fo	orm 6F	3) (12/07)	Page 1 of 3

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	SCHEDULE B - PERSONAL PROPERTY								
Type of Property		Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or					
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Town Life Income as No Cook Surrandon Value		\$	0				
10. Annuities. Itemize and name each issuer.	Х	Term Life Insurance - No Cash Surrender Value.		Ψ	<u> </u>				
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X								
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X								
13. Stocks and interests in incorporated and unincorporated businesses.	X								
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X								
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X								
16. Accounts receivable	X								
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X								
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X								
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X								
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X								
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X								
22. Patents, copyrights and other intellectual property. Give particulars.	Х								
23. Licenses, franchises and other general intangibles.	X								
PEG Record # 405111		 	orm 6F	3) (12/07)	Page 2 of 3				

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	IEC	OULE B - PERSONAL PROPERTY		
Type of Property		Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.				
		Capital ONE AUTO Finan - 2009 Chevrolet Cobalt	J	\$ 15,000
		1999 Dodge Dakota with 94,000 miles		\$ 1,125
26. Boats, motors and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplie used in business.	X			
30. Inventory	X			
31. Animals		Family Pets/Animals.		\$ 0
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		Total (Report also on Summary of Schedules)		\$19,785

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
2336 South Troy Chicago, IL 60623 - (Debtors' primary residence)	735 ILCS 5/12-901	\$ 30,000	\$ 140,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with - Central Credit Union xxx6009	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 60	\$ 60
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200
07. Furs and jewelry.			
Earrings, watch, costume jewelry, wedding bands	735 ILCS 5/12-1001(b)	\$ 250	\$ 250
25. Autos, Truck, Trailers and other vehicles and accessories.			
Capital ONE AUTO Finan - 2009 Chevrolet Cobalt	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 15,000
1999 Dodge Dakota with 94,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 1,125
DEC Docord # 405111			07) Page 1 of 1

# Document Page 13 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	C 1 M H	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property			Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 American General Finance Attn: Bankruptcy Dept. 3119 N Lincoln Ave Chicago IL 60657 Acct No.: 9070895027118259	Н	Dates: 2007 Nature of Lien: Non-Purchase Money Security Market Value: \$ 150 Intention: Reaff @ Fair Market Value *Description: American General Finan - household goods				\$ 610	\$ 460
2 Capital ONE AUTO Finan Attn: Bankruptcy Dept. 3901 Dallas Pkwy Plano TX 75093 Acct No.: 62062164138231001	J	Dates: Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 15,000 Intention: Reaffirm 524 (c) *Description: Capital ONE AUTO Finan - 2009 Chevrolet Cobalt				\$ 18,241	\$ 3,241
3 PARK Federal Savings B Attn: Bankruptcy Dept. 5400 S Pulaski Rd Chicago IL 60632 Acct No.: 14600303185805	Н	Dates: 2001 Nature of Lien: Mortgage Market Value: \$ 140,000 Intention: Reaffirm 524 (c) *Description: 2336 South Troy Chicago, IL 60623 - (Debtors' primary residence)				\$ 186,328	\$ 46,328

Total

\$ 205,179 \$

\$ 50,029

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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In re

Jorge Martinez and Wendy M. Martinez, Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez / Debtors

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 nount of Claim
1	Central Credit UN OF I Attn: Bankruptcy Dept. 1001 Mannheim Rd Bellwood IL 60104 Acct #: XXXXX1819		J	Dates: 1995 Reason: Credit Card or Credit Use				\$ 1,698
2	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX0619		W	Dates: 2006-2009 Reason: Credit Card or Credit Use				\$ 1,054
3	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX1819		Н	Dates: 2001 Reason: Credit Card or Credit Use				\$ 2,464

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jorge Martinez and Wendy M. Martinez / Debtors

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS	<u>;                                    </u>

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4 CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081		Н	Dates: 2006-2009 Reason: Credit Card or Credit Use				\$ 8,689
Acct #: XXXXX1819							

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, First Mun Div Doc #2009-M1-119392 50 W. Washington St., Rm. 1001 Chicago IL 60602

Michael D. Fine Bankruptcy Department 131 S. Dearborn St., floor 5 Chicago IL 60603

5	CHLD/CBSD Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117 Acct #: XXXXX0619	W	Dates: 1999-2009 Reason: Credit Card or Credit Use	\$ 698
6	CIT BANK/DFS Attn: Bankruptcy Dept. 12234 N Ih 35 Sb Bldg B Austin TX 78753 Acct #: XXXXX1819	Н	Dates: 2007-2009 Reason: Credit Card or Credit Use	\$ 1,226
7	Discover FIN SVCS LLC Attn: Bankruptcy Dept. Po Box 15316 Wilmington DE 19850 Acct #: XXXXX1819	Н	Dates: 1997-2009 Reason: Credit Card or Credit Use	\$ 6,235
8	Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX1819		Dates: 2009 Reason: Notice Only	\$ 0

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Jorge Martinez and Wendy M. Martinez / Debtors

In re

Record # 405111

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amou Cla	unt of aim
9 Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX1819			Dates: 2009 Reason: Notice Only				\$	0
10 GEMB/GAP Attn: Bankruptcy Dept. Po Box 981400 El Paso TX 79998 Acct #: XXXXXX0619		w	Dates: 2002-2009 Reason: Credit Card or Credit Use				\$	212
11 GEMB/JCP Attn: Bankruptcy Dept. Po Box 984100 El Paso TX 79998 Acct #: XXXXX0619		w	Dates: 2000-2009 Reason: Credit Card or Credit Use				\$ 1	1,756
12 GEMB/OLD NAVY Attn: Bankruptcy Dept. Po Box 981400 El Paso TX 79998 Acct #: XXXXX1819			Dates: 2009 Reason: Credit Card or Credit Use				\$	364
13 GEMB/SAMS CLUB Attn: Bankruptcy Dept. Po Box 981400 El Paso TX 79998 Acct #: XXXXXX0619		w	Dates: 2004 Reason: Credit Card or Credit Use				\$ 1	1,609
14 GEMB/SAMS CLUB DC Attn: Bankruptcy Dept. Po Box 981400 El Paso TX 79998 Acct #: XXXXX0619		w	Dates: Reason: Credit Card or Credit Use				\$ 5	5,674
15 GEMB/WALMART DC Attn: Bankruptcy Dept. Po Box 981400 El Paso TX 79998 Acct #: XXXXX1819		Н	Dates: 2007 Reason: Credit Card or Credit Use				\$ 1	1,943

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jorge Martinez and Wendy M. Martinez / Debtors

In re

Record # 405111

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	ount of laim
16 GMAC Bankruptcy Department 15303 S. 94th Ave. Orland Park IL 60462 Acct #:		J	Dates: 2008 Reason: Deficiency, Repo'd/Surr'd Auto	c			\$ 1	1,000
17 HSBC BANK Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: XXXXX0619		W	Dates: Reason: Credit Card or Credit Use				\$	678
18 HSBC/Bsbuy Attn: Bankruptcy Dept. Po Box 15519 Wilmington DE 19850 Acct #: XXXXX0619		W	Dates: 2009 Reason: Credit Card or Credit Use				\$	3,037
19 HSBC/Bsbuy Attn: Bankruptcy Dept. Po Box 15519 Wilmington DE 19850 Acct #: XXXXX1819		J	Dates: 2009 Reason: Credit Card or Credit Use				\$	538
Attn: Bankruptcy Dept. Po Box 15521 Wilmington DE 19805 Acct #: XXXXX0619		W	Dates: 2006-2009 Reason: Credit Card or Credit Use				\$	818
21 HSBC/Mnrds Attn: Bankruptcy Dept. 90 Christiana Rd New Castle DE 19720 Acct #: XXXXX0619		W	Dates: 2009 Reason: Credit Card or Credit Use				\$	1,342
22 HSBC/Mnrds Attn: Bankruptcy Dept. 90 Christiana Rd New Castle DE 19720 Acct #: XXXXX1819		Н	Dates: 2001-2009 Reason: Credit Card or Credit Use				\$	154

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jorge Martinez and Wendy M. Martinez / Debtors

In re

SC	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
	or's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
Att N5 Me	chls/Chase ch: Bankruptcy Dept. ch: W 17000 Ridgewood Drechomonee Falls WI 53051 ct #: XXXXX0619		w	Dates: Reason: Credit Card or Credit Use				\$	1,547
Att N5 Me	chls/Chase ch: Bankruptcy Dept. ch: W 17000 Ridgewood Dr chomonee Falls WI 53051 ct #: XXXXX1819		Н	Dates: 2006-2009 Reason: Credit Card or Credit Use				\$	904
Att 120 Re	Ilie MAE n: Bankruptcy Dept. 061 Bluemont Way eston VA 20910 ct #: 90758728481000120030829		Н	Dates: 2003 Reason: Loan or Tuition for Education				\$	74
Att Po Sic	ars/CBSD n: Bankruptcy Dept. Box 6189 bux Falls SD 57117 ct #: XXXXX0619		w	Dates: 1996-2009 Reason: Credit Card or Credit Use				\$	5,282
Att Po Sic	ars/CBSD n: Bankruptcy Dept. Box 6189 bux Falls SD 57117 ct #: XXXXX1819		Н	Dates: 1989-2009 Reason: Credit Card or Credit Use				\$	7,110
Att Po Mir	rget NB n: Bankruptcy Dept. Box 673 nneapolis MN 55440 ct #: XXXXX0619		w	Dates: 1999 Reason: Credit Card or Credit Use				\$	3,900
Att Po Mir	rget NB n: Bankruptcy Dept. Box 673 nneapolis MN 55440 ct #: XXXXX1819		Н	Dates: 2009 Reason: Credit Card or Credit Use				\$	4,911

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In re

Jorge Martinez and Wendy M. Martinez / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim		
30 THD/CBSD Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117 Acct #: XXXXX1819		J	Dates: 2001 Reason: Credit Card or Credit Use				\$ 1,851		
31 TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX1819			Dates: 2009 Reason: Notice Only				\$ 0		
32 Wfnnb/Domestications Attn: Bankruptcy Dept. Po Box 2974 Shawnee Mission KS 66201 Acct #: XXXXX0619		W	Dates: 2007-2009 Reason: Credit Card or Credit Use				\$ 288		
33 Wfnnb/Express Attn: Bankruptcy Dept. Po Box 330066 Northglenn CO 80233 Acct #: XXXXX0619		w	Dates: 2009 Reason: Credit Card or Credit Use				\$ 532		
34 Wfnnb/Roomplace Attn: Bankruptcy Dept. Po Box 2974 Shawnee Mission KS 66201 Acct #: XXXXX1819		Н	Dates: 2008 Reason: Credit Card or Credit Use				\$ 1,446		
35 Wfnnb/VICTORIAS SECRET Attn: Bankruptcy Dept. Po Box 182128 Columbus OH 43218 Acct #: XXXXX0619		w	Dates: 2009 Reason: Credit Card or Credit Use				\$ 206		

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 79,240.00

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In re

Jorge Martinez and Wendy M. Martinez, Debtors

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Check this box if debtor has no executory contracts or unexpired leases.										
	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debto Interest. State whether Lease is for Non-Residential I Property. State Contract Number or Any Government Contract.									
1	Ilda Zaragoza Attn: Bankruptcy Dept. 2336 S Troy Chicago IL 60623	Intention: Contract Type: Terms/Month: Buy Out: Begin Date: Debtor Int: Description:	Assume Lease Lease on Property \$\$550/month  Lessor Second Floor								
2	Robert Ontiveros Attn: Bankruptcy Dept. 2336 S Troy Chicago IL 60623	Intention: Contract Type: Terms/Month: Buy Out: Begin Date: Debtor Int: Description:	Assume Lease Lease on Property \$\$550/month  Lessor 3rd Floor								

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# Document Page 22 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 405111 B6H (Official Form 6H) (12/07) Page 1 of 1

## UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

Bankruptcy Docket #:

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE		
Status: Married	Daughter, 15 Son, 12 Son, 6		
	DEBTOR EMPLOYMENT SPOUSE EMPLOYMENT		
Occupation:	Laborer	Unemployed	
Name of Employer:	Power Construction		
Years Employed	3 years		
Employer Address:	2360 Palmer Dr		
City, State, Zip	Schaumberg, IL 60173	,	

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 6,856.76	\$ 0.00
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 6,856.76	\$ 0.00
4. LESS PAYROLL DEDUCTIONS	. ,	·
a. Payroll Taxes and Social Security	\$ 1,617.68	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 188.59	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,806.26	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 5,050.50	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 1,100.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 6,150.50	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 6,15	50.50
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and	

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

## UNITED STATES BARKER PT 64 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

Bankruptcy Docket #:

COUEDING I CURRENT EVERNOSO OF INDIVIDUAL DERTOR	0)
SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR( Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. P	•
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures lat	eled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,610.00
a. Real Estate taxes included? [x] Yes [] No b. Property insurance included? [x] Yes [] No	
2. Utilities: a. Electricity and Heating Fuel	\$ 375.00
b. Water, Sewer, Garbage	\$ 130.00
c. Cellphone, Internet	\$ 150.00
d. Other Home Phone and Cable Television	\$ 145.00
Home Maintenance (repairs and upkeep)	\$ 50.00
4. Food	\$ 750.00
5. Clothing	\$ 150.00
6. Laundry and Dry Cleaning	\$ 60.00
7. Medical and Dental Expenses	\$ 100.00
8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 425.00
9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 100.00
10. Charitable Contributions	\$ 25.00
<ol> <li>Insurance (not deducted from wages or included in home mortgage payments)</li> <li>Homeowner's or Renter's</li> </ol>	\$ -
b. Life	\$ 150.00
c. Health	<b>\$</b> -
d. Auto	\$ 150.00
e. Other	<b>\$</b> -
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto	\$396.00
b. Reaffirmation Payments	\$ -
c. Other \$-	\$-
14. Alimony, maintenance and support paid to others	<b>\$</b> -
15. Payments for support of additional dependents not living at your home	\$-
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
\$325.00 \$40.00 \$400.00 \$ - \$65.00	\$830.00
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 6,056.00
19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing <i>None</i>	this document:
20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$ 6,150.50 \$ 6,056.00 <b>\$ 94.50</b>

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d. Total amount to be paid into plan monthly

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

Bankruptcy Docket #:

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	06/29/2009	/s/ Jorge Martinez	X Date & Sign
		Jorge Martinez	
Dated:	06/29/2009	/s/ Wendy M. Martinez	X Date & Sign
		Wendy M. Martinez	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

# Document Page 26 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2009: \$44,306 employment

2008: \$79,553

2007: \$74,238

2009:\$1,100/month Rental income

2008: \$(11,121) 2007: \$2,838

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In re

S	STATEMENT OF FINA	NCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
02. INCOME OTHER THAN FROM	I EMPLOYMENT OR OPERATION OF	BUSINESS:	
the two years immediately precedir spouse separately. (Married debtor	ed by the debtor other than from employing the commencement of this case. Gives filing under chapter 12 or chapter 13 arated and a joint petition is not filed.)	e particulars. If a joint petition is fi	led, state income for each
AMOUNT	SOURCE		
2009: \$0 2008: \$9,188 2007: \$0	IRA distributions		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, a	nd c.		
services, and other debts to any crevalue of all property that constitutes that were made to a creditor on accordan approved nonprofit budgeting ar	PR(S) WITH PRIMARILY CONSUMER editor made within 90 days immediately sor is affected by such transfer is not lecount of a domestic support obligation of creditor counseling agency. (Marriers whether or not a joint petition is filed,	proceeding the commencement of ess than \$600.00. Indicate with an or as part of an alternative repayment debtors filing under chapter 12 co	of this case if the aggregate n asterisk (*) any payments ent schedule under a plan b or chapter 13 must include
Name and Address	Dates of Payments	Amount Paid	Amount Still Owing
of Creditor			

### Document Page 28 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

S	STATEMENT OF FIN	IANCIAL AFFAIRS	
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, a	nd c.		
services, and other debts to any cre value of all property that constitutes that were made to a creditor on acc an approved nonprofit budgeting ar	editor made within 90 days immedia s or is affected by such transfer is no count of a domestic support obligation and creditor counseling agency. (Mai	ER DEBTS: List all payments on loans, intely proceeding the commencement of the less than \$600.00. Indicate with an age on or as part of an alternative repayment ried debtors filing under chapter 12 or ced, unless the spouses are separated and telephone.	his case if the aggregate sterisk (*) any payments t schedule under a plan by hapter 13 must include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Capital ONE AUTO Finan 3901 Dallas Pkwy	Monthly	\$396	\$ 17,053
Name and Address of Creditor	Dates of Payment/Transfers	ses are separated and a joint petition is a Amount Paid or Value of Transfers	Amount Still Owing
creditors who are or were insiders.	(Married debtors filing under chapte	oreceding the commencement of this case or 12 or chapter 13 must include payme separated and a joint petition is not filed  Amount Paid or Value of  Transfers	nts be either or both
creditors who are or were insiders. spouses whether or not a joint petit  Name & Address of Creditor & Relationship to Debtor  04. SUITS AND ADMINISTRATIVE  List all lawsuits & administrative pro	(Married debtors filing under chapter ion is filed, unless the spouses are substantial Dates of Payments  PROCEEDINGS, EXECUTIONS, Conceedings to which the debtor is or waters filing under chapter 12 or chapter 12 or chapter 12 or chapter 15 or chapter 1	er 12 or chapter 13 must include payme separated and a joint petition is not filed  Amount Paid or Value of  Transfers  GARNISHMENTS AND ATTACHMENTS  was a party within 1 (one) year immediater 13 must include information concerning	nts be either or both .)  Amount Still Owing  S: tely preceding the filing of
creditors who are or were insiders. spouses whether or not a joint petit  Name & Address of Creditor & Relationship to Debtor  04. SUITS AND ADMINISTRATIVE  List all lawsuits & administrative prothis bankruptcy case. (Married deb	(Married debtors filing under chapter ion is filed, unless the spouses are substantial Dates of Payments  PROCEEDINGS, EXECUTIONS, Conceedings to which the debtor is or waters filing under chapter 12 or chapter 12 or chapter 12 or chapter 15 or chapter 1	er 12 or chapter 13 must include payme separated and a joint petition is not filed  Amount Paid or Value of  Transfers  GARNISHMENTS AND ATTACHMENTS  was a party within 1 (one) year immediater 13 must include information concerning	nts be either or both .)  Amount Still Owing  S: tely preceding the filing of

**Contract Complaint** 

Chase Bank v Jorge

Martinez; 09M1-119392

**Pending** 

Circuit Court of Cook

County

# Document Page 29 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

	STATEMENT OF FINA	NCIAL AFFAIRS	
process within (1) one year pro	S GARNISHED: Describe all property that hat eceding the commencement of this case. (Noty of either or both spouses whether or not a	larried debtors filing under char	oter 12 or chapter 13 must in
Name and Address of Person	Date	Description	
for Whose Benefit Property	of	and Value	
was Seized	Seizure	of Property	
05. REPOSSESSION, FOREC	CLOCUPES AND DETURNS:		
chapter 13 must include inform spouses are separated and a Name and Address of	Date of Repossession, Foreclosure	pouses whether or not a joint p  Description and	
Creditor or Seller  GMAC	Sale, Transfer or Return 11/2008	Value of Property  2007 Chevy Tahoe	
GMAC	11/2000	2007 Glicvy Tullioc	
06. ASSIGNMENTS AND REG	CEIVERSHIPS:		
case. (Married debtors filing un	f property for the benefit of creditors made w nder chapter 12 or chapter 13 must include a uses are separated and a joint petition is not	any assignment by either or both	•
Name and	Date	Terms of	
Address of	of	Assignment or	
Assignee	Assignment	Settlement	
b. List all property which has	been in the hands of a custodian, receiver, o	r court-appointed official within	` ' '
b. List all property which has preceding the commencement		r court-appointed official within napter 12 or chapter 13 must in	clude information concerning
b. List all property which has preceding the commencement	been in the hands of a custodian, receiver, o t of this case. (Married debtors filing under cl	r court-appointed official within napter 12 or chapter 13 must in	clude information concerning
b. List all property which has preceding the commencement property of either or both spou	been in the hands of a custodian, receiver, o t of this case. (Married debtors filing under cl ses whether or not a joint petition is filed, un	r court-appointed official within napter 12 or chapter 13 must in less the spouses are separated	clude information concerning d and a joint petition is not file

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In re

07. GIFTS:			
usual gifts to family members than \$100 per recipient. (Marr	ibutions made within one year immediately paggregating less than \$200 in value per indited debtors filing under chapter 12 or chapter siled, unless the spouses are separated ar	vidual family member and charital r 13 must include gifts or contribu	ble contributions aggregatir
Name and Address of Person or	Relationship to Debtor,	Date of	Description and Value
Organization	If Any	Gift	of Gift
08. LOSSES:			
commencement of this case. (	other casualty or gambling within one year in Married debtors filing under chapter 12 or cl nless the spouses are separated and a joint	napter 13 must include losses by	
Description and	Description of Circumstances and,	Date	
Value of Property	if Loss Was Covered in Whole or in Part by Insurance, Give Particulars	of Loss	
List all payments made or pro	D DEBT COUNSELING OR BANKRUPTCY: perty transferred by or on behalf of the debto , relief under the bankruptcy law or preparat	or to any persons, including attorn	-
Name and Address of Payee	t Of this case.	Date of Payment, Name of Payer if Other Than Debtor	Amount of Money of Description and Value of Property
Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603		2009	Payment/Valu 3,000.00
debtor to any persons, including	TO DEBT COUNSELING OR BANKRUPTCY on attorneys, for consultation concerning del 1 year immediately preceding the commence.	ot consolidation, relief under the b	
Name and		Date of Payment,	Amount of Money of
Address		Name of Payer if	description and

# Document Page 31 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

### STATEMENT OF FINANCIAL AFFAIRS

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2009

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

NONE

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

. Date Describe Property Transferred and Value Received

NONE

X

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s) Amount and Date of Sale or Closing

NONE

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and
Date of Sale or
Closing

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In re

Jorge Martinez and Wendy M. Martinez, Debtors

STATEMENT OF FINANCIAL AFFAIRS				
12. SAFE DEPOSIT BOXES:				
immediately preceding the co	er box or depository in which the debtor has or ommencement of this case. (Married debtors fil spouses whether or not a joint petition is filed,	ing under chapter 12 or chapte	r 13 must include boxes or	
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer of Surrender, if Any	
	reditor, including a bank, against a debt or dep	•	. •	
,	filing under chapter 12 or chapter 13 must inc ess the spouses are separated and a joint peti	•	her or both spouses whethe	
Name and Address of Creditor	Date of Setoff	Amount of Setoff		
14. LIST ALL PROPERTY HI	ELD FOR ANOTHER PERSON:			
List all property owned by and	other person that the debtor holds or controls.			
Name and Address of Owner	Description and Value of Property	Location of Property		
15. PRIOR ADDRESS OF DI	EBTOR(S):			
	ree (3) years immediately preceding the comm nd vacated prior to the commencement of this	•		
·				

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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In re

Jorge Martinez and Wendy M. Martinez, Debtors

		nts or orders, under any Environment nmental unit that is or was a party to t	
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
18 NATURE, LOCATION AND N	IAME OF BUSINESS		
ending dates of all businesses in partnership, sole proprietor, or wimmediately preceding the commutation within six (6) years immediately  If the debtor is a partnership, list ending dates of all businesses in (6) years immediately preceding	which the debtor was an officer, director as self-employed in a trade, profession encement of this case, or in which the preceding the commencement of this the names, addresses, taxpayer idea which the debtor was a partner or of the commencement of this case.	ntification numbers, nature of the bus wned 5 percent or more of the voting	of a corporation, partner in a time within six (6) years fithe voting or equity securities inesses, and beginning and or equity securities, within six
ending dates of all businesses in partnership, sole proprietor, or wimmediately preceding the commutation within six (6) years immediately  If the debtor is a partnership, list ending dates of all businesses in (6) years immediately preceding  If the debtor is a corporation, list ending dates of all businesses in	which the debtor was an officer, director as self-employed in a trade, profession encement of this case, or in which the preceding the commencement of this the names, addresses, taxpayer idea which the debtor was a partner or of the commencement of this case.	ector, partner, or managing executive on, or other activity either full- or partner debtor owned 5 percent or more of case.  httification numbers, nature of the bus	of a corporation, partner in a time within six (6) years fethe voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and

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# Document Page 35 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

STATEMENT OF FINANCIAL AFFAIRS			
has been, within six years immed executive, or owner of more than	diately preceding the commencemen of 5 percent of the voting or equity sec	a corporation or partnership and by any individual debtor who is a tof this case, any of the following: an officer, director, managing curities of a corporation; a partner, other than a limited partner, of or other activity, either full- or part-time.	
	ceding the commencement of this car	ement only if the debtor is or has been in business, as defined abse. A debtor who has not been in business within those six years	
19. BOOKS, RECORDS AND F	INANCIAL STATEMENTS:		
List all bookkeepers and account the keeping of books of account	` * * *	liately preceding the filing of this bankruptcy case kept or supervi	
Name	Dates Services		
	. , ,	preceding the filing of this bankruptcy case have audited the boo	
account and records, or prepare	d a financial statement of the debtor.		
Name	Address	Dates Services Rendered	
	who at the time of the commencemen of account and records are not avail	t of this case were in possession of the books of account and recable, explain.	
Name	Address		
	creditors and other parties, including 2) years immediately preceding the c	mercantile and trade agencies, to whom a financial statement wommencement of this case.	
`			

Issued

Address

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In re

		IANCIAL AFFAIRS	
20. INVENTORIES			
List the dates of the last tw	o inventories taken of your property, the nan is of each inventory.	ne of the person who supervised th	ne taking of each inventory,
Date	Inventory	Dollar Amount of Inventory	
of Inventory	Supervisor	(specify cost, market of other	
Inventory	Supervisor	basis)	
b. List the name and addre	ess of the person having possession of the re	ecords of each of the inventories re	ported in a., above.
Date of Inventory	Name and Addresses of Custodian		
or inventory	of Inventory Records		
	ship, list nature and percentage of interest of		
a. If the debtor is a partner         Name         and Address  21b. If the debtor is a corp	ship, list nature and percentage of interest of Nature	f each member of the partnership.  Percentage of Interest  oration; and each stockholder who	directly or indirectly owns,
a. If the debtor is a partner  Name and Address  21b. If the debtor is a corp controls, or holds 5% or m  Name and Address	Nature of Interest  oration, list all officers & directors of the corp ore of the voting or equity securities of the corp	Percentage of Interest  Oration; and each stockholder who orporation.  Nature and Percentage of Stock Ownership  DLDERS:	-
a. If the debtor is a partner  Name and Address  21b. If the debtor is a corp controls, or holds 5% or m  Name and Address	Nature of Interest  oration, list all officers & directors of the corp ore of the voting or equity securities of the corp  Title	Percentage of Interest  Oration; and each stockholder who orporation.  Nature and Percentage of Stock Ownership  DLDERS:  hip interest of each member of the	-
a. If the debtor is a partner  Name and Address  21b. If the debtor is a corp controls, or holds 5% or m  Name and Address	Nature of Interest  oration, list all officers & directors of the corp ore of the voting or equity securities of the corp  Title	Percentage of Interest  Oration; and each stockholder who orporation.  Nature and Percentage of Stock Ownership  DLDERS:	-

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In re

	STATEMENT OF FIN	AITOIAL AITAIRO	
22b. If the debtor is a corporatio immediately preceding the comme		ationship with the corporation terminated with	nin one (1) year
Name and Address	Title	Date of Termination	
	PARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	na compensation in
· · · · ·	•	ner perquisite during one year immediately pr	•
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
· ·	t the name and federal taxpayer identifi	cation number of the parent corporation of ar thin six (6) years immediately preceding the	,
Name of Parent Corporation	Taxpayer Identification Number (EIN)		
25. PENSION FUNDS:			
If the debtor is not an individual,	•	ntification number of any pension fund to whice (S) years immediately preceding the commend	·

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

### STATEMENT OF FINANCIAL AFFAIRS

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 06/29/2009 /s/ Jorge Martinez

Jorge Martinez

X Date & Sign

Dated: 06/29/2009 /s/ Wendy M. Martinez
Wendy M. Martinez

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez / Debtors

### **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: <b>American General Finance</b> Attn: Bankruptcy Dept. 3119 N Lincoln Ave Chicago IL 60657	Describe Property Securing Debt: American General Finan - household goods
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to (check at I	least one):
□Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt
Durante No. 0	1
Property No. 2 Creditor's Name: Capital ONE AUTO Finan Attn: Bankruptcy Dept. 3901 Dallas Pkwy Plano TX 75093	Describe Property Securing Debt: Capital ONE AUTO Finan - 2009 Chevrolet Cobalt
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to (check at I	least one):
■Reaffirm the debt	
□Other. Explain 522(f)).	(for example, avoid lien using 110 U.S.C. §
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt
•	

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In re

	BTOR'S STATEMENT OF INTENTION	N
Duamanta Na 2		
Property No. 3 Creditor's Name: PARK Federal Savings B Attn: Bankruptcy Dept. 5400 S Pulaski Rd Chicago IL 60632	Describe Property Securing Debt: 2336 South Troy Chicago, IL 60623 - (Debte	ors' primary residence)
Property will be (check one):	•	
□Surrendered	■Retained	
If retaining the property, I intend to	(check at least one):	
☐Redeem the property		
■Reaffirm the debt		
□Other. Explain	(for example,	avoid lien using 110 U.S.C. §
522(f)).		
Property is (check one):		
■Claimed as exempt	□Not claimed as exempt	
Property No. 1	xpired lease. Attach additional pages if n	lecessary.)
Lessor's Name:	Describe Dramarty Consuming Dabty	li anno metti ka
	Describe Property Securing Debt:	Lease will be assumed pursuant to
Ilda Zaragoza Attn: Bankruptcy Dept.	Describe Property Securing Debt: Second Floor	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
Ilda Zaragoza		assumed pursuant to
Ilda Zaragoza Attn: Bankruptcy Dept. 2336 S Troy Chicago IL 60623		assumed pursuant to 11 U.S.C. § 365(p)(2):
Ilda Zaragoza Attn: Bankruptcy Dept. 2336 S Troy	Second Floor	assumed pursuant to 11 U.S.C. § 365(p)(2): ■ Yes □ No
Ilda Zaragoza Attn: Bankruptcy Dept. 2336 S Troy Chicago IL 60623  Property No. 2 Lessor's Name: Robert Ontiveros	Second Floor  Describe Property Securing Debt:	assumed pursuant to 11 U.S.C. § 365(p)(2):  ■ Yes □ No  Lease will be assumed pursuant to
Ilda Zaragoza Attn: Bankruptcy Dept. 2336 S Troy Chicago IL 60623  Property No. 2 Lessor's Name: Robert Ontiveros Attn: Bankruptcy Dept.	Second Floor	assumed pursuant to 11 U.S.C. § 365(p)(2):  ■ Yes □ No  Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
Ilda Zaragoza Attn: Bankruptcy Dept. 2336 S Troy Chicago IL 60623  Property No. 2 Lessor's Name: Robert Ontiveros	Second Floor  Describe Property Securing Debt:	assumed pursuant to 11 U.S.C. § 365(p)(2):  ■ Yes □ No  Lease will be assumed pursuant to
Ilda Zaragoza Attn: Bankruptcy Dept. 2336 S Troy Chicago IL 60623  Property No. 2 Lessor's Name: Robert Ontiveros Attn: Bankruptcy Dept. 2336 S Troy	Second Floor  Describe Property Securing Debt:	assumed pursuant to 11 U.S.C. § 365(p)(2):  ■ Yes □ No  Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
Ilda Zaragoza Attn: Bankruptcy Dept. 2336 S Troy Chicago IL 60623  Property No. 2 Lessor's Name: Robert Ontiveros Attn: Bankruptcy Dept. 2336 S Troy Chicago IL 60623  I declare under penalty of perjury	Second Floor  Describe Property Securing Debt:  3rd Floor  y that the above indicates my intention as to any	assumed pursuant to 11 U.S.C. § 365(p)(2):  ■ Yes □ No  Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ■ Yes □ No
Ilda Zaragoza Attn: Bankruptcy Dept. 2336 S Troy Chicago IL 60623  Property No. 2 Lessor's Name: Robert Ontiveros Attn: Bankruptcy Dept. 2336 S Troy Chicago IL 60623  I declare under penalty of perjury	Second Floor  Describe Property Securing Debt:  3rd Floor	assumed pursuant to 11 U.S.C. § 365(p)(2):  ■ Yes □ No  Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ■ Yes □ No  property of my estate
Ilda Zaragoza Attn: Bankruptcy Dept. 2336 S Troy Chicago IL 60623  Property No. 2 Lessor's Name: Robert Ontiveros Attn: Bankruptcy Dept. 2336 S Troy Chicago IL 60623  I declare under penalty of perjursecuring a debt and/or personal	Second Floor  Describe Property Securing Debt:  3rd Floor  y that the above indicates my intention as to any property subject to an unexpired lease.	assumed pursuant to 11 U.S.C. § 365(p)(2):  ■ Yes □ No  Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ■ Yes □ No
Ilda Zaragoza Attn: Bankruptcy Dept. 2336 S Troy Chicago IL 60623  Property No. 2 Lessor's Name: Robert Ontiveros Attn: Bankruptcy Dept. 2336 S Troy Chicago IL 60623  I declare under penalty of perjursecuring a debt and/or personal	Describe Property Securing Debt:  3rd Floor  y that the above indicates my intention as to any property subject to an unexpired lease.  /s/ Jorge Martinez	assumed pursuant to 11 U.S.C. § 365(p)(2):  ■ Yes □ No  Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ■ Yes □ No  property of my estate

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jorge Martinez and Wendy M. Martinez, Debtors

Bankruptcy Docket #:

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

		· •	
	The compensation paid or promised by the Debtor(s), to the undersigned, is as follows	<b>5:</b>	
	For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$3,000
	Prior to the filing of this Statement, Debtor(s) has paid and I have received	_	\$3,000
	The Filing Fee has been paid.	Balance Due	\$0
2.	The source of the compensation paid to me was:  Debtor(s)  Other: (specify)		

- 3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:
  - Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- **4.** The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 07/28/2009 /s/ Ross T Brand

Attorney Name: Ross T Brand LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

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# Document Page 42 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

PFG Record #

405111

Jorge Martinez, and Wendy M. Martinez, Debtors

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/29/2009 /s/ Jorge Martinez X Date & Sign

Jorge Martinez

Dated: 06/29/2009 /s/ Wendy M. Martinez

Wendy M. Martinez

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Jorge Martinez and Wendy M. Martinez, Debtors

In re

### **NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

- 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors
- Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)
- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Jorge Martinez Sign & Date Dated: 06/29/2009 Here Jorge Martinez /s/ Wendy M. Martinez 06/29/2009 Sign & Date Dated: Wendy M. Martinez Here /s/ Ross T Brand 07/28/2009 Dated: Attorney: Ross T Brand Bar No: 6294886

PFG Record # 405111